

<b>Interview Summary</b>	Application No.	Applicant(s)	
	11/239,046	ASGHARI-KAMRANI ET AL.	
	Examiner	Art Unit	
	Abdulhakim Nobehar	2132	

All participants (applicant, applicant's representative, PTO personnel):

(1) Abdulhakim Nobehar. (3) Ms. Shawna Shaw, Applicant's agent.  
 (2) Mr. Taghi Arani, Primary examiner. (4) Mr. Nader Asghari-Kamrani, Applicant.

Date of Interview: 25 April 2007.

Type: a) Telephonic b) Video Conference  
 c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.  
 If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 3.

Identification of prior art discussed: 6,529,885 B1.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

Continuation of Substance of Interview Including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant, mr. Asghari-Kamrani, proposed a new set of amended claims and pointed out that the newly amended Independent claims 15-17 do not contain new matters and each of them recite limitations that are combination of limitations of a previously presented independent claim plus the limitations of two dependent claims. Furthermore, applicant explained that each newly amended independent claim contains a limitation that recites "wherein the financial institution is a bank" that the prior art Berg (2002/0188481 A1) does not teach.

Examiner, Nobahar, referred applicants to the paragraph [0006] of Berg, where it recites "The JV Authority can be a business information provider, such as, a provider of business, financial and/or quality assurance information, and/or a joint venture between an insurance underwriter and a business information provider. The business information provider can be, for example, Dun & Bradstreet."

Applicant disagreed and asserted that the type of joint venture mentioned in prior art Berg is different from a bank recited by the independent claims of his invention. Thus, the prior art Berg fails to read on the above-mentioned limitation of the amended independent claims.

Examiner Nobahar agreed with the applicant assertion and also agreed to consider the newly amended claims for examination after applicant files them as new amendment officially.